

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

JENKINS & CLAYMAN

Stephanie F. Ritigstein
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Audubon, NJ 08106
(856)546-9696
Attorney for Debtor

In Re:

Darlene Duque-Garcia
Debtors



Order Filed on October 26, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-12088 KCF

Adv. No.:

Hearing Date: October 24, 2018 at 9:00am

Judge: Ferguson

ORDER TO CRAM DOWN CLAIM OF SANTANDER CONSUMER U.S.A., INC.

The relief set forth on the following page is hereby **ORDERED**.

DATED: October 26, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Upon consideration of Jenkins & Clayman's motion for an order to cram down proof of claim for Santander U.S.A., Inc., and for good cause having been shown, it is hereby:

ORDERED that:

1. The cramdown is allowed, that is, to allow the bifurcation of the claim such that \$10,500.00 shall be deemed secured and be paid through the debtor's Chapter 13 plan, and the remaining portion of the claim shall be treated as a general unsecured debt.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Darlene Duque-Garcia
Debtor

Case No. 18-12088-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Darlene Duque-Garcia, 85 Theresa Street, Trenton, NJ 08618-1529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor Darlene Duque-Garcia jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Debtor Darlene Duque-Garcia jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor U.S. Bank National Association, not in its
individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT dnj@pbslaw.org
Stephanie F. Ritigstein on behalf of Debtor Darlene Duque-Garcia jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9